



# A FEW GRAY HAIRS

National  
Dentist  
Day  
3-6-15



A Newsletter of the Georgetown Council on Aging

Vol. 16/Iss. 9

March 2015

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**Director's Notes...** Could there be any more welcome season this year than spring? It has been decades, if ever, since we have experienced such a winter as this one! We had cold the first part of winter but little snow. Then January arrived and we made up for any lacking white stuff in less than three weeks. Snow fell at historic rates for what seemed days on end. Snow banks quickly reached to second stories of buildings. Driving was difficult if not impossible. Appointments and activities had to be scheduled and rescheduled time and again. Backs and shoulders ached from hours, or days, of shoveling driveways that seemed to fill with snow as soon as they were cleared. Never has there been a year when we more ready to march forward into spring! Except for a memorable year in my childhood when every snowfall seemed historic. That year, I had chicken pox and had been stuck in our house for weeks. Recovering but not quite well enough to go back to school, I became restless. My mother operated a nursery school in our basement and was busy with her work when I decided that I wanted to visit my friend next door. I slid my boots on over my pink-footed sleeper and headed out the back door. Wading through the snow between our houses, I became stuck in a large snow drift. Unable to move forward or backward, I stood there howling for help until the newspaper boy saw me and plucked me out of the snow. Leaving one of my boots behind in the drift, he carried me under his arm back to our house. Unaware that I was missing, my mother was surprised to find us at the back door and then less than pleased at my decision to visit my friend! Continuing his kindness, the newspaper boy even went back to retrieve my boot from the snow drift! As this winter finally comes to an end, and it will, come join us as we happily welcome spring with activities that do not require shovels, boots or retrieving small children from snow drifts.



## IRS WARNS CONSUMERS ABOUT SUSPICIOUS CALLS

The Internal Revenue Service (IRS) has issued recent consumer alerts warning taxpayers about telephone scam artists. Saying that they are with the IRS, the scammers may say that you have a refund due and try to trick people into sharing private information. The IRS reminds people that they will never:

1. Call to demand immediate payment or to talk about taxes owed without first mailing a bill.
2. Demand that you pay taxes without providing an opportunity to question or appeal the amount owed.
3. Require a specific payment method, such as a prepaid debit card.
4. Ask for credit or debit card numbers over the telephone.
5. Threaten to contact the local police or other law-enforcement groups to arrest you for not paying.

If you receive a phone call from someone claiming to be with the IRS and asking for money and you think that might owe money for taxes, call the IRS at 1-800-829-1040 to arrange a payment plan. If you know that you do not owe taxes, report the call to the Treasury Inspector General for Tax Administration at 1-800-366-4484. The IRS reminds people that they will not use unsolicited email, text messages or social media to discuss personal tax issues. For more information on reporting tax scams, go to [www.irs.gov](http://www.irs.gov) and type "scam" in the search box.



## **APRIL FOOLS' DAY LUNCHEON**

Presented by Culinary Arts Students  
Whittier Regional Voc. Tech. H. S.

**Wed. April 1, 11:30 a.m.**

First Congregational Church

- ✓ Rescheduled from February
- ✓ **\$5 donation is suggested** to support the Culinary Arts Program at Whittier Regional Vocational Technical High School.
- ✓ **RSVP required by Wed. March 25**

**Please call the COA office at  
978-352-5726**

# March Activities

ACTIVITIES ARE HELD AT THE FIRST CONGREGATIONAL CHURCH UNLESS OTHERWISE NOTED.



CALL US AT 978-352-5726.



MARCH VAN SCHEDULE 2015

Shopping Date	Location	Recreation Date	Location
Mar. 3	NO VAN – Brown Bag Only	Mar. 5 9:30	Super Walmart/Salem, NH
Mar. 10 9:30	Newburyport	Mar. 12 10:30	Target/Mann's Orchard/Methuen
Mar. 17 9:30	Rowley	Mar. 19 10:30	Plaistow, NH
Mar. 24 9:30	Seabrook, NH	Mar. 26 10:30	Haverhill, MA
Mar. 31 9:30	Newburyport	Apr. 2 9:30	Super Walmart/Salem, NH

**JOIN US MONDAY – WEDNESDAY MORNINGS** from 9-10:30 a.m. at the First Congregational Church for cards and cribbage games! Hot coffee and snacks are a great way to reconnect with friends!

**CHANGE IN SHINE OFFICE HOURS:** There will be **NO SHINE** office hours in **March or April**. Call the COA office for assistance or further information. (978) 352-5726.

**VISITING NURSE:** Tues. March 10, 10 – 11 a.m. at the First Congregational Church

**NOTE: Date change for March only.**

Public Health Nurse **Pam Lara** provides blood pressure checks, heart assessments, & medication information & discusses any medical concerns seniors have. Barbara Muse, R.N., a visiting nurse, is also available for Trestle Way residents in their Community Building on the first Wednesday of each month from 12 - 2 p.m.

**MEN'S BREAKFAST:** Thurs. Mar. 5, 9:30 a.m.

Trestle Way Comm. Building

**Georgetown Police Chief Donald Cudmore will provide a safety update and other information.** With great appreciation, the COA thanks Crosby's Markets for their sponsorship & the Georgetown Housing Authority for their partnership in offering the monthly program. **To make reservations, call 978-352-5726. Next breakfast: Thurs. April 2 – BOS Chair, Stu Egenberg.**

## Local Legislators' Office Hours

The following legislators, or their representatives, will be on hand at **Town Hall** 2nd Floor Conference Room to meet with constituents to answer questions, hear comments or provide assistance. The public is welcome. For more information, contact the COA at 978-352-5726.

**Sen. Bruce Tarr:**  
**Tues. Mar. 17**  
**1 – 2:30 p.m.**

**Rep. Lenny Mirra:**  
**Mon. Mar. 16**  
**9 a.m.**

**MEDICARE FRAUD:** Wed. March. 11, 10 a.m.

**First Congregational Church** See pg. 3 for details.

**ST. PAT'S CELEBRATION:** Wed. March. 11, 11:00  
**First Congregational Church** See pg. 3 for details.

## BYFIELD PARISH LUNCHEON RESUMES:

**Tues. March 17, 11:45 a.m.** Contact the church for more info or to make reservations. 978-352-2022

## PROTEINS-MAJOR BUILDING BLOCKS:

**Wed. March. 25, 10:00 a.m.** First Congregational Church  
See pg. 3 for details.



**MARCH BIRTHDAY:** Wed. March. 25, 11:30  
First Congregational Church

Join us as we send best wishes to our friends who were born in March. Birthday celebrants will receive a free lunch (everyone else is \$2). Lunch reservations are required. **RSVP before 3/18/15 to assist with planning.** To make reservations, please call the COA office at (978) 352-5726.

**FRIENDS OF THE GEORGETOWN COA:** Mon. Mar. 16, 2:30 p.m. at Georgetown Peabody Library. Meetings are open to the public. Upcoming meetings: Tues. Apr. 21, and Mon. May 18.

**Free Legal Help** offered by Atty. Elaine Dalton

**Tues. Mar. 24, 10 a.m.** at First Congregational Church

Assistance available for: \*Health Care Proxies, \*Durable Power of Attorney, \*Elder Law Issues  
\*15 min. appts. available by calling COA at 978-352-5726

**Health & Wellness Classes** Classes are held at Trestle Way Community Room. Newcomers & beginners welcome. There is a SUGGESTED DONATION of \$3.00 per class for all classes.

Class	Meets on	Time
Yoga (Bring a mat or towel)	Mondays	10:30 a.m.
	Wednesdays	9:00 a.m.
Strength Training	Tuesdays	12:30 p.m.
	Thursdays	10:45 a.m.

## **\*WALKING CLUB\***

**Walking Club**  
Meets Mondays & Wednesdays  
3:30-5:00 p.m.  
At Penn Brook School  
Participants must pre-register  
with the COA  
978-352-5726

B	I	N	G	O
12	21	38	49	63
<b>Georgetown Senior Center</b>		40	<b>Trestle Way Community Room</b>	
Every Monday at noon	Cost: \$1.00/card covers up to 10 Games	Free Space	1 <sup>st</sup> & 3 <sup>rd</sup> Wednesdays each month at 1:00 p.m.	Cost: 50¢ & 75¢ per game.
For more info, call (978) 352-5726		33	Contact: GHA (978) 352-6331	
2	29	45	50	72



Georgetown Municipal Light Department Presents  
**Important Safety & Fraud Information**  
Tues. March 31, 10 a.m.  
First Congregational Church

Discussions will include:

- ☒ Staying safe from scams & fraud;
- ☒ Safety tips regarding indoor & outdoor electricity;
- ☒ Conservation tips & ways to save money related to utility costs;
- ☒ Free flashlights to all who attend
- ☒ Ice Cream Social to follow

To assist with planning, please call the COA at 978-352-5736.

## **Ice Cream Social**

Tues. March 31, 11 a.m.  
First Congregational Church

Make your own delicious treat from an array of toppings.



Make your reservations before Tue. March 24.

*"Life is uncertain, eat dessert first!"* ~Ernestine Ulmer

Make a day of it and stay for lunch! (Reservations required.  
Donation: \$2)

## **Protect Yourself from Medicare Fraud**

Presented by

**Diana Karcher, Representative**  
Mass. Senior Medicare Patrol Program  
Wed. March 11, 10 a.m.  
First Congregational Church

Learn how to:

- protect against fraud
- detect fraud
- report healthcare errors, fraud & abuse

For more information or to reserve your seat, call the COA at 978-352-5726.

## **Celebrate St. Pat's Day**

Wed. March 11, 11:00 a.m.  
First Congregational Church



Join us for festive refreshments. Make a day of it and stay for lunch (separate reservations are required).

Please make reservations before Wed. March 4 by calling the COA at 978-352-5726.

Make a day of it and stay for lunch! (Reservations required. Donation: \$2)

## **Proteins: Our Major Building Materials**

Presented by

**Pauline Provencher, MVNP Nutritionist**  
Sponsored by Merrimack Valley Nutrition Project in conjunction with Elder Services of Merrimack Valley

Wed. March 25, 10 a.m.  
First Congregational Church

Learn the answers to these & other questions:

- What makes proteins so enticing?
- Where are proteins found?
- What are the functions of proteins?
- How do proteins relate to chronic diseases?

Reserve your seat by calling 978-352-5726 before March 18.



## **Fuel Assistance Offered By Trustees of the Perley School**

Recognizing the difficulties of home heating costs, the Trustees of the Perley Free School offer a **limited** fuel assistance program to local residents who are experiencing financial hardships with energy costs. In addition to the money that is used to fund scholarships for Georgetown graduates & alumnae, the Trustees oversee a small endowment to aid Georgetown residents facing financial hardships. Individuals who may need assistance with heating costs, including oil, gas or firewood, can call the COA at (978) 352-5726 for information & referral.



## **AARP Tax Prep Assistance Available**

**Open to:** Elders & other moderate-income individuals

**Where:** COA Office (Town Hall)-1 Library St.

**When:** Thursday mornings Feb. 5 - April 9

### **Appointments are required.**

8 one-hour sessions available each Thurs. starting at 9 a.m.

**To schedule an appointment, call the COA office at  
(978) 352-5726.**

### **Things to bring with you to your appointment:**

- ★ Copies of 2013 Federal & State tax returns
- ★ Anything received in the mail marked "Important Tax Return Document Enclosed" including W-2 forms, SSA-1099 (Social Security), 1099-R (pension/IRA), 1099-INT (interest), 1099-B/1099-DIV (stocks/mutual funds).
- ★ Some form of Personal Identification
- ★ To determine Circuit Breaker Tax Credit, bring 2014 Property Tax bills & Water Bills.

Information regarding tax preparation and the criteria for Massachusetts Circuit Breaker tax program is also available at the Council on Aging office.

## **Coming in April...**

### **Travel Through Photos**

Presented by **Ruth Eifert**

Library Dir., Georgetown Peabody Library

**Wed. April 15 at 10 a.m.**

First Congregational Church

**Ruth will share photos & travel tips from her trip to England & Scotland**

**For more information or to let us know that you will attend,  
Call the COA at 978-352-5726.**

## **Circuit Breaker Tax Credit**

The Massachusetts Circuit Breaker Tax Credit is a state income tax credit for certain Massachusetts residents age 65 years or older who paid rent or real estate taxes during the tax year. Based on local property taxes, the tax credit is funded by the state government. The credit is designed for senior homeowners and renters who meet income limits and other criteria. Homeowners are eligible for the credit if they paid more than 10 percent of their total income for real estate taxes, including water charges. Renters can count 25 percent of their rent as real estate tax payments. To qualify for the credit:

- You or your spouse must be 65 years or older by the end of the tax year
- If married, you must file a joint state tax return
- You cannot be the dependent of another taxpayer
- You must rent or own a home in Massachusetts that is your principal residence
- If you are a homeowner, your property's assessed value cannot exceed \$691,000
- If you rent, you cannot also receive a federal or state rent subsidy and your landlord must pay property taxes
- Income limits are: \$56,000 single; \$70,000 head of household; \$84,000 married filing jointly
- The amount you paid for real estate taxes must be greater than 10 percent of your total income

To claim the Circuit Breaker Tax Credit, you must file a state income tax return. If your credit is greater than the amount of income taxes owed, the state will issue a refund for the difference. The maximum credit for tax year 2014 is \$1,050. Individuals who meet certain requirements may be eligible to file retroactively for the last three years. **Information regarding tax preparation and the criteria for the state's Circuit Breaker Tax Credit is available at the COA office.**

## **Heating Assistance Program**

**Application Packets are now available at the COA.**

Households that did not apply for the program last year, can apply for the program by calling Community Action at (978) 373-1971 or the COA office at (978) 352-5726. Maximum gross income is **\$32,618** for one-person or **\$42,654** for a two-person household. This year applications are available, and can be completed, at the COA office. For more information, call the COA at (978) 352-5726.

# **Council on Aging Services**

For information on any of the following services, contact the COA at (978) 352-5726.

## **TRANSPORTATION/SHOPPING:**

The Van is available Tuesdays & Thursdays for door-to-door for shopping and errands. Reservations should be made at least two days in advance by calling the COA office at (978) 352-5726. Please check the Van Schedule for this month's days and destinations. A small donation is suggested to help with program expenses.

## **TRANSPORTATION/MEDICAL:**

### **Northern Essex Elder Transport, Inc.**

This program provides rides for elders to medical appointments. Arrangements should be made at least THREE days in advance of the appointment by calling the Council on Aging office at (978) 352-5726. If the office is closed, please leave a message (and remember that we are not open on Fridays). After the ride is arranged, the DRIVER will call you the day before the ride. A donation of 43 cents per mile is suggested to help support the program. However, no one is turned down due to inability to pay. Please remember: Reservations must be made through the Council office and clients should not be calling the drivers directly.

### **RING & RIDE: Medical, Shopping & General Purpose Transportation**

Ring & Ride is a free shared van service available to Georgetown residents. It requires 24 hour notice for reservations made through MVRTA (978-469-6878, option #3). The van can be used for any purpose including medical and shopping in Amesbury, Boxford, Georgetown, Haverhill, Groveland, Newburyport, Lawrence, Methuen, Newbury, North Andover, West Newbury, Rowley Train Station & Market Basket. For a brochure, contact the COA.

## **HANDICAP PLACARDS**

Are you in need of a HANDICAP placard for your car? The Council on Aging has applications available from the Registry of Motor Vehicles.

## **Meals on Wheels**

Available to eligible seniors by calling Elder Services of Merrimack Valley at 1-800-892-0890.

## **Congregate Meals**

The Senior Center offers nutritious lunches Monday-Wednesday at 11:30 a.m. Please make reservations at least three business days in advance by calling the COA or in person at the Center.

## **FOOD AND HEAT RESOURCES**

For more information, contact the COA office at (978) 352-5726.

## **VISITING NURSE**

On the first Wednesday of each month, from 10:00 - 11:30 AM, Pam Lara, RN is available at the Senior Center to perform Blood Pressure checks, etc. Trestle Way residents may also visit with the nurse in the Community Building on the first Wednesday of each month, noon-2:00 PM.

## **S.H.I.N.E.**

Serving Health Information Needs of Elders will help you understand your health insurance concerns. Appointments can be scheduled with SHINE counselor Jerry Goldberg at the Senior Center on the first Monday of each month.

## **EQUIPMENT LENDING PROGRAM**

COA has medical equipment (Walkers, Canes, Wheelchairs, Bath Seats, etc.) for long- or short-term lending.

## **FILE OF LIFE & YELLOW DOT PROGRAMS**

Both programs provide a health history document to be used by emergency personnel in case of illness or injury. One is for your home, the other for your car.

## **HEALTH CARE PROXIES**

COA has fact sheets and Health Care Proxy forms available upon request.

**THE FILE** A handy folder which serves as a summary of record of Financial Information, Investments & Insurance, Legal Documents & Estate Management information.

Updated 4/24/12

Georgetown Council on Aging  
Memorial Town Hall  
1 Library Street  
Georgetown, MA 01833

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**Georgetown Council on Aging**  
**1 Library Street**  
**Georgetown, MA 01833**  
**(978) 352-5726**

**Office Hours:**

**Monday – Thurs. 8 am – 4 pm**

**Georgetown COA Meal Site**  
**@ 1<sup>st</sup> Congregational Church**  
**Andover St. ~ Georgetown, MA**  
**(978) 352-8443**

**Open:**

**Monday – Wed. 9 am – noon**

**PUBLIC NOTICE**

C.O.A. board meetings are open to the public. They are held at noon on the 4<sup>th</sup> Tuesday of each month at the **First Congregational Church Andover Street, Georgetown**

**NEXT BOARD MEETING:**  
**Tuesday March 24, 2015**

**Georgetown Council on Aging:**

**Director:** Colleen Ranshaw-Fiorello

**Office:** Julie Pasquale, Newsletter

Kirsten Klueber, Outreach

Dave Hall, Van Driver

Jeannine DesJardins, Volunteer

**Meal Site Coordinator:** Mickie Locke

**Board Members:**

Jeannine DesJardins, Chair

Claire Maimone, Vice Chair

Chandler Noyes, Treasurer

Jean Perley, Secretary/Clerk,

Susan Gardiner, Esther Palardy,

Diane Prescott, Corona Magner, Nancy

Thompson, Caroline Sheehan-alternate

Ann Stewart-alternate

**Town of Georgetown:**

Michael Farrell, Town Administrator

Stuart Egenberg, Chair, Board of Selectmen

Stephen Smith, Board of Selectmen

David Surface, Board of Selectmen

Gary Fowler, Board of Selectmen

Philip Trapani, Board of Selectmen

**Georgetown COA Webpage** is located on the town's official website [www.georgetownma.gov](http://www.georgetownma.gov).

**Council on Aging Mission Statement:** The main objectives of the Georgetown Council on Aging are to advocate on behalf of older adults, to identify their needs, to develop and implement services to meet their health, economic, social and cultural needs, to encourage maximum independence and to improve their quality of life.

**Inclement Weather Policy:** The Georgetown Council on Aging and Senior Center will be open for business in inclement weather unless all Georgetown town offices are closed. If the Georgetown Public Schools are closed, there will be no van rides or NEET rides, and all COA activities/programs will be cancelled. If the Merrimack Valley Nutrition Project is closed, there will be no lunches served at the COA Meal Site located at the First Congregational Church.

## **March Menu** - Make reservations 3 days in advance. Call (978) 352-5726.

**Lunch is served Monday through Wednesday at the First Congregational Church at 11:30 a.m. Cost is \$2.00.**

The MVNP is made possible in part by funding from the Older Americans Act as granted by Elder Services of the M. Valley

Nutritional information regarding meals is available upon request by calling the COA office at (978) 352-5726.

<u><b>Monday</b></u>	<u><b>Tuesday</b></u>	<u><b>Wednesday</b></u>
<b>2</b> Chix Louisiana, Brown Rice, Peas Orange, Oatmeal Bread	<b>3</b> Shaved Steak/Peppers/Onions/Roll, Carrots, Peaches	<b>4 Soup: Clam Chowder</b> Pop-corn Chix/Sweet & Sour Sauce, Dirty Rice, Green Beans, Ice Cream Cup, Roll
<b>9</b> Sweet & Sour Meatballs, Rice, Scandinavian Veg, Peaches, Lt. Rye Bread	<b>10</b> Garlic Baked Chix, Baked Pot, Peas & Carrots, Pears, Biscuit	<b>11 Soup: Italian Wedding Soup</b> Chix/Provolone/Tomato/Spinach/Pita Bread, 3 Bean Salad, Choc. Chip Cookie
<b>16</b> New Orleans Diced Chix, Rice, Peas & Carrots, Pineapple, Wh Wh Roll	<b>17</b> <b>No Lunch: Byfield Parish Luncheon</b>	<b>18 Soup: Veggie-Bean Soup</b> Chix Fillet, Whip Chive Pot, Chuckwagon Corn, Apple, Italian Bread
<b>23</b> Teriyaki Chix, Rice, Country Blend Veg, Peaches, Wh Wh Roll	<b>24</b> Mac & Cheese, Zucchini/Stewed Tomato, Pears, Italian Bread	<b>25 Soup: Chicken Gumbo</b> LS Hot Dog/Bun, Baked Beans, Chuckwagon Corn, Orange
<b>30</b> Apricot Glazed Chix, Rice, California Blend Veg, Butterscotch Pudding, Roll	<b>31</b> Stuffed Shells/Meat Sauce, Broccoli - Cauliflower, Fruit Cocktail, Italian Bread	

## **MARCH VAN & ACTIVITIES CALENDAR**

<b>MONDAY</b>	<b>TUESDAY</b>	<b>WEDNESDAY</b>	<b>THURSDAY</b>
<b>2</b> 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo	<b>3 No Shopping Van- Brown Bag</b> 11:30 Lunch 12:30 Strength Training	<b>4</b> 9:00 Yoga 11:30 Lunch	<b>5</b> 9:30 <b>VAN:</b> Walmart/Salem NH 9:30 Men's Breakfast/Tr. Way 10:45 Strength Training *Tax Prep By Appointment*
<b>9</b> 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo	<b>10 9:30 Van: Newburyport</b> 10:00 Visiting Nurse 11:30 Lunch 12:30 Strength Training	<b>11</b> 9:00 Yoga 10:00 Medicare Fraud 11:00 St. Pat's Celebration 11:30 Lunch	<b>12 10:30 VAN:</b> Methuen Target/Mann's Orchard 10:45 Strength Training *Tax Prep By Appointment*
<b>16</b> 9:00 Rep. Mirra/Office hrs. 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo 2:30 COA Friends/Library	<b>17 Van: Rowley</b> 11:45 Byfield Parish Lunch 12:30 Strength Training 1-2:30 Sen. Tarr's Office Hrs.	<b>18</b> 9:00 Yoga 11:30 Lunch	<b>19</b> 10:30 <b>VAN:</b> Plaistow, NH 10:45 Strength Training *Tax Prep By Appointment*
<b>23</b> 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo	<b>24 9:30 Van: Seabrook, NH</b> 10:00 Free Legal Help by appt. 11:30 Lunch 12:00 COA Board Meeting 12:30 Strength Training	<b>25</b> 9:00 Yoga 10:00 Protein Presentation 11:30 Birthday Lunch	<b>26 10:30 VAN:</b> Haverhill 10:45 Strength Training *Tax Prep By Appointment*
<b>30</b> 9:30 Dolls 10:30 Yoga 11:30 Lunch 12:00 Bingo	<b>31 9:30 Van: Newburyport</b> 10:00 Electric Dept./Ice Cream Social 11:30 Lunch 12:30 Strength Training	<b>Apr. 1</b> 9:00 Yoga 10:00 Visiting Nurse 11:30 Whittier Lunch	<b>Apr. 2</b> 9:30 <b>VAN:</b> Walmart/Salem NH 9:30 Men's Breakfast/Tr. Way 10:45 Strength Training *Tax Prep By Appointment*

**Van Trips:** The cost is \$2.00 roundtrip. The pick-up time for Tuesday shopping trips, as well as the monthly Thursday trip to Super Walmart in Salem, NH, is 9:30 a.m. The pick-up time for all other Thurs. trips is 10:30 a.m., unless otherwise noted. Please confirm pick-up times when you call. Make your reservations ASAP by calling the COA at (978) 352-5726.